Certificate Number: 05781-NJ-DE-029414169

Bankruptcy Case Number: 17-15901



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>June 13, 2017</u>, at <u>12:05</u> o'clock <u>PM PDT</u>, <u>Jose De La Oz</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: June 13, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President